

Amendments To Claims:

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

1. (currently amended) A method, comprising:
 - receiving using a computer, at a financial account issuer, an initial authorization request, said initial authorization request including transaction information identifying a transaction including merchant information, an account identifier corresponding to a said financial account, and a transaction amount;
 - identifying, using said computer, a pre-authorization record associated with said account identifier and corresponding to a predetermined purchase transaction;
 - determining, using said computer, that said transaction amount information complies with authorization criteria including a pre-authorized amount in said pre-authorization record and said merchant information related to a merchant, ~~wherein said pre-authorization record corresponds to a predetermined purchase transaction~~;
 - ~~transmitting~~ facilitating, using said computer, communicating an authorization message from said financial account issuer to said merchant;
 - determining, using said computer, based on said transaction information, that said transaction involves a partial shipment; and,
 - in response to said transaction involving said partial shipment:
 - calculating, using said computer, a new pre-authorized amount based upon a predetermined rule comprising reducing said pre-authorized amount by at least a portion of said transaction amount;
 - using said computer, at least one of: updating said pre-authorization record with said new pre-authorized amount or creating a new pre-authorization record comprising said new pre-authorized amount ~~in response to said transaction involving said partial shipment~~.
2. (currently amended) The method of claim 1, wherein said determining that said transaction involves said partial shipment further comprises determining an amount of said pre-authorized amount that is unused.

3. (currently amended) The method of claim 1, wherein said determining that said transaction involves said partial shipment further comprises calculating a percentage of said pre-authorized amount that is unused.

4. (currently amended) The method of claim 3, wherein said determining that said transaction involves said partial shipment indicates that said transaction involves said partial shipment in response to said percentage that is unused being greater than a threshold percentage associated with said account identifier.

5. (currently amended) The method of claim 1, wherein said determining that said transaction involves said partial shipment further comprises:

- identifying a client associated with said account identifier;
- identifying at least a first partial shipment rule specified by said client; and
- applying said at least a first partial shipment rule to said transaction information to determine that said transaction involves a said partial shipment.

6. (currently amended) The method of claim 1, wherein said determining that said transaction involves said partial shipment further comprises determining that a maximum number of partial shipments has been exceeded.

7. (currently amended) The method of claim 2, wherein said determining that said transaction involves said partial shipment further comprises comparing at least one of said amount that is unused or said transaction amount to a threshold amount.

8. (currently amended) The method of claim 1, wherein said ~~new pre-authorization record includes a predetermined rule~~ comprises setting said new pre-authorized amount approximately equal to said pre-authorized amount minus said transaction amount identified in said initial authorization request.

9. (previously presented) The method of claim 8, further comprising transmitting a request to a pre-authorization system in order to at least one of: modify a pre-existing authorization message or establish a new pre-authorization message.
10. (previously presented) The method of claim 8, further comprising:
receiving a subsequent authorization request from said merchant, said subsequent authorization request including subsequent transaction information including said account identifier and a subsequent transaction amount;
identifying at least one of: said updated pre-authorization record or said new pre-authorization record associated with said account identifier and determining that said subsequent transaction amount is less than said new pre-authorized amount; and
transmitting a subsequent authorization message to said merchant.
11. (original) The method of claim 10, further comprising:
prior to said transmitting said authorization message, determining that said subsequent transaction is prior to an expiration date associated with said new pre-authorization record.
12. (previously presented) The method of claim 10, wherein said subsequent authorization request further includes merchant information, further comprising:
prior to said transmitting said authorization message, comparing said merchant information with information in at least one of: said updated pre-authorization record or said new pre-authorization record.
13. (previously presented) The method of claim 10, further comprising:
determining, based on said subsequent transaction information, that said subsequent transaction involves a partial shipment.
14. (currently amended) The method of claim 8 1, further comprising:
identifying a start date and an expiration date for at least one of: said updated pre-authorization record or said new pre-authorization record.

15. (previously presented) The method of claim 14, wherein said start date is a date of creation of at least one of: said updated pre-authorization record or said new pre-authorization record.
16. (previously presented) The method of claim 14, wherein said expiration date is the same as an expiration date of said pre-authorization record associated with said account identifier.
17. (previously presented) The method of claim 14, wherein said expiration date is a period of days after an expiration date of said pre-authorization record associated with said account identifier.
18. (original) The method of claim 17, wherein a length of said period is specified by a client associated with said account identifier.
19. (currently amended) The method of claim 8 1, further comprising:
replicating expiration date information and a merchant identifier from said pre-authorization record in said new pre-authorization record.
20. (currently amended) An apparatus, comprising:
a processor;
a communication device, receiving, at a financial account issuer, an initial authorization request from a merchant; and
a memory in operative communication with ~~the~~ said processor, ~~the~~ said memory for storing a plurality of processing instructions enabling ~~the~~ said processor to:
identify a pre-authorization record associated with said account identifier and
corresponding to a predetermined purchase transaction;
determine that said transaction ~~amount~~ information complies with authorization criteria including a pre-authorized amount in said pre-authorization record and said merchant
information related to a merchant, ~~wherein said pre-authorization record corresponds to a~~
~~predetermined purchase transaction;~~

cause an authorization message to be transmitted from said financial account issuer to said merchant;

determine, based on said transaction information, that said transaction involves a partial shipment; and,

in response to said transaction involving said partial shipment:

calculate, using said computer, a new pre-authorized amount based upon a predetermined rule comprising said pre-authorized amount reduced by at least a portion of said transaction amount;

at least one of: ~~updating~~ update said pre-authorization record or ~~creating~~ create a new pre-authorization record to include said new pre-authorized amount in response to said transaction involving said partial shipment.

21. (currently amended) A computer readable medium encoded with processing instructions for implementing a method, performed by a computer, the said method comprising:

receiving at a financial account issuer, an initial authorization request, said initial authorization request including transaction information identifying a transaction including merchant information, an account identifier corresponding to a said financial account, and a transaction amount;

identifying a pre-authorization record associated with said account identifier and corresponding to a predetermined purchase transaction;

determining that said transaction ~~amount~~ information complies with authorization criteria including a pre-authorized amount in said pre-authorization record and said merchant information related to a merchant; ~~wherein said pre-authorization record corresponds to a predetermined purchase transaction;~~

~~transmitting~~ facilitating communicating an authorization message from said financial account issuer to said merchant;

determining, based on said transaction information, that said transaction involves a partial shipment; and,

in response to said transaction involving said partial shipment:

calculating a new pre-authorized amount based upon a predetermined rule comprising said pre-authorized amount reduced by at least a portion of said transaction amount; and

at least one of: updating said pre-authorization record with said new pre-authorized amount or creating a new pre-authorization record to include said new pre-authorized amount ~~in response to said transaction involving said partial shipment.~~

22. (previously presented) The method of claim 1, wherein said at least one of: updating said pre-authorization record or creating a new pre-authorization record is in response to said transaction amount being at least one of: equal to or above a predetermined transaction value.

23. (new) A method, comprising:

receiving, at a financial account issuer, a pre-authorization request from a client, wherein said pre-authorization request comprises merchant information, an account identifier corresponding to a financial account associated with said client and issued by said financial account issuer, and a pre-approval amount request;

creating a pre-authorization record corresponding to said pre-authorization request, wherein said pre-authorization record comprises authorization criteria comprising said account identifier corresponding to said financial account, merchant information and a pre-authorized amount;

receiving an initial authorization request from a merchant, said initial authorization request including transaction information identifying a transaction including merchant information, said account identifier corresponding to said financial account, and a transaction amount;

matching said pre-authorization record with said initial authorization request;

determining that said transaction amount complies with said authorization criteria;

transmitting an authorization message to said merchant;

determining, based on said transaction information and said pre-authorization record, that said transaction involves a partial shipment; and,

at least one of: updating said pre-authorization record or creating a new pre-authorization record in response to said transaction involving said partial shipment.